

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICHAEL J GEDMAN
MARIANNE GEDMAN
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Repondents.

Case No.: 11-27630 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 24, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/22/2011 and confirmed on 3/1/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		210,523.00
Less Refunds to Debtor	1,880.06	
TOTAL AMOUNT OF PLAN FUND		208,642.94

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,100.00	
Trustee Fee	7,365.21	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,465.21

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FEDERAL NATIONAL MORTGAGE ASSN Acct: 3698	0.00	38,428.66	0.00	38,428.66
	WELLS FARGO BANK NA Acct: 1563	0.00	147,024.03	0.00	147,024.03
	JPMORGAN CHASE BANK Acct: 9484	4,286.93	4,286.93	930.29	5,217.22
					190,669.91

Priority					
	EDGARDO D SANTILLAN ESQ Acct:	0.00	0.00	0.00	0.00
	MICHAEL J GEDMAN Acct:	0.00	0.00	0.00	0.00
	MICHAEL J GEDMAN Acct:	1,880.06	1,880.06	0.00	0.00
	JAMES A PROSTKO ESQ** Acct:	0.00	0.00	0.00	0.00
	PROSTKO & SANTILLAN LLC** Acct:	2,100.00	2,100.00	0.00	0.00
	JAMES A PROSTKO ESQ** Acct:	0.00	0.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 9500	3,288.95	3,288.95	0.00	3,288.95
	PA DEPARTMENT OF REVENUE* Acct: 9500	1,090.73	1,090.73	0.00	1,090.73
	PA DEPARTMENT OF LABOR & INDUSTR Acct: XXX2738	0.00	0.00	0.00	0.00
					4,379.68

Unsecured					
	DUQUESNE LIGHT COMPANY* Acct: 4004	313.66	9.41	0.00	9.41
	PORTFOLIO RECOVERY ASSOCIATES, L Acct: 7154	1,315.33	39.46	0.00	39.46
	BUREAUS INVESTMENT GROUP PORTFC	9,083.64	272.51	0.00	272.51

11-27630 JAD

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0623				
	BANK OF AMERICA**	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXX6908				
	BEAVER CONCRETE & GRAVEL CO	0.00	0.00	0.00	0.00
	Acct: X0125				
	OAK HARBOR CAPITAL IV LLC	9,937.83	298.13	0.00	298.13
	Acct: 6169				
	CAPITAL ONE BANK NA**	5,566.05	166.98	0.00	166.98
	Acct: 2355				
	CASTLE BUILDERS SUPPLY INC	0.00	0.00	0.00	0.00
	Acct: AZ				
	PORTFOLIO RECOVERY ASSOCIATES, L	1,816.78	54.50	0.00	54.50
	Acct: 9860				
	CITIZENS BANK	0.00	0.00	0.00	0.00
	Acct: XXXXXX3776				
	RBS CITIZENS NA**	74,985.36	2,249.56	0.00	2,249.56
	Acct: 4033				
	DEPARTMENT STORES NATIONAL BNK	412.23	12.37	0.00	12.37
	Acct: 5898				
	GEORGE L WILSON & CO INC	0.00	0.00	0.00	0.00
	Acct: 401				
	GE CAPITAL/HOME DEPOT++	0.00	0.00	0.00	0.00
	Acct: ?				
	KNICKERBOCKER RUSSELL CO INC	16,798.35	503.95	0.00	503.95
	Acct: 4116				
	CAPITAL ONE NA**	200.00	6.00	0.00	6.00
	Acct: 8043				
	PRA RECEIVABLES MANAGEMENT LLC -	9,049.21	271.48	0.00	271.48
	Acct: 1945				
	PNE REALTY LLC	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXX2011				
	UNION PLUS CREDIT CARD	0.00	0.00	0.00	0.00
	Acct: ?				
	UNITED REFINING CO OF PA	0.00	0.00	0.00	0.00
	Acct: XXXX5760				
	PRA RECEIVABLES MANAGEMENT LLC -	7,698.13	230.94	0.00	230.94
	Acct: 8232				
	WINE CONCRETE PRODUCTS INC	0.00	0.00	0.00	0.00
	Acct: ?				
	WOODLAWN OIL COMPANY	0.00	0.00	0.00	0.00
	Acct: XX8734				
	PA DEPARTMENT OF REVENUE*	267.25	8.02	0.00	8.02
	Acct: 9500				
	INTERNAL REVENUE SERVICE*	161.05	4.83	0.00	4.83
	Acct: 9500				
	AIRPORT CONTRACTORS INC++	0.00	0.00	0.00	0.00
	Acct: XXXNOWN				
					4,128.14
TOTAL PAID TO CREDITORS					199,177.73

TOTAL	
CLAIMED	4,379.68
PRIORITY	4,286.93
SECURED	137,604.87

Date: 02/24/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

Certificate of Notice Page 5 of 8
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MICHAEL J GEDMAN
MARIANNE GEDMAN
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.: 11-27630 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 6 of 8
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Michael J Gedman
 Marianne Gedman
 Debtors

Case No. 11-27630-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: skoz
 Form ID: pdf900

Page 1 of 3
 Total Noticed: 47

Date Rcvd: Feb 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2017.

db/jdb
 cr +Michael J Gedman, Marianne Gedman, 2000 Crissman Drive, Aliquippa, PA 15001-1100
 +Bank of America, N.A., Successor by Merger to BAC, 2380 Performance Dr.,
 Richardson, TX 75082-4333
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,
 51 East Bethpage Road, Plainview, NY 11803-4224
 cr +Knickerbocker Russell Co., Inc., c/o McMullin Law Group, LLC, 564 Forbes Avenue, Suite 1007,
 Pittsburgh, PA 15219-2903
 cr PNE Realty, LLC, Talarico, Paladino & Berg, 2150 Koppers Building, Pittsburgh, PA 15219
 13372093 +Airport Contractors, Inc., c/o Joseph F. Butcher, Esquire, Zimmer Kunz P.L.L.C.,
 600 Grant Street, Suite 3300 US Steel To, Pittsburgh, PA 15219-2702
 13259745 +Bank Of America, Attn: Bankruptcy NC4-105-0299, Po Box 26012, Greensboro, NC 27420-6012
 13259746 +Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285
 13282954 +Bank of America, N.A., 16001 North Dallas Parkway, Addison, TX 75001-3311
 13259762 +CAPITAL ONE NA, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933
 13259752 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citibank Usa, Citicorp Credit Services/Attn: Centraliz,
 Po Box 20363, Kansas City, MO 64195)
 13292864 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 13259748 +Capital One, N.A., Capital One Bank (USA) N.A., Po Box 30285,
 Salt Lake City, UT 84130-0285
 13259751 +Chase, 201 N. Walnut St//Del-1027, Wilmington, DE 19801-2920
 13259750 +Chase, 9451 Corbin Avenue, Northridge, CA 91324-1665
 13259753 +Citizens Bank, 1 Citizens Bank, Riverside, RI 02915-3000
 13259755 +Citizens Bank of Pennsylvania, c/o Lamm Rubenstone, LLC, 3600 Horizon Blvd., Ste 200,
 Feasterville Trevose, PA 19053-4945
 13259756 #+David K. McMullin, Esq., Manor Complex, Suite 1007, 564 Forbes Ave,
 Pittsburgh, PA 15219-2903
 13282654 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 13277154 +Dept of Labor & Industry-UCTS, Commonwealth of PA, Attn: Joe Kots,
 625 Cherry Street, Room 203, Reading, PA 19602-1152
 13259757 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 13259758 +George L. Wilson & Co., 220 East General Robinson, Pittsburgh, PA 15212-5891
 13303418 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7133, Columbus, OH 43219-6009
 13259760 Joseph D. Talarico, Esq., Talarico & Berg, 436 Seventh Ave., 2150 Koppers Bldg.,
 Pittsburgh, PA 15219
 13259761 +Knickerbocker Russel Company, Inc., c/o David K. McMullin Esq., 564 Forbes Ave Ste 1007,
 Pittsburgh PA 15219-2903
 13267624 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13259763 Pennsylvania Dept. of Revenue, Bureau of Individual Taxes, P.O. Box 280431,
 Harrisburg, PA 17128-0431
 13259764 +Pnc Bank, 1 Financial Pkwy, Kalamazoo, MI 49009-8002
 13259754 +RBS CITIZENS NA, 443 Jefferson Blvd., RJW 500, Warwick, RI 02886-1321
 13259766 United Refining Co. of Pennsylvania, Kwik Fil, P.O. Box 89460, Cleveland, OH 44101-6460
 13372029 WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
 13319514 +Wells Fargo Bank, N.A., PO Box 10317, Des Moines, IA 50306-0317
 13259767 +Wells Fargo Hm Mortgag, Po Box 10335, Des Moines, IA 50306-0335
 13259768 +Wfb-ne (Worlds Foremost Bank), Po Box 82609, Lincoln, NE 68501-2609
 13259769 +Wine Concrete Products, Inc., 1000 Big Sewickley Creek Road, Sewickley, PA 15143-8689
 13259770 +Woodlawn Oil Co., Inc., 2260 Todd Road, Aliquippa, PA 15001-8404

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 28 2017 03:15:58
 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
 cr E-mail/PDF: rmscedi@recoverycorp.com Feb 28 2017 02:40:40
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 13275112 E-mail/PDF: rmscedi@recoverycorp.com Feb 28 2017 02:41:35
 Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp,
 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 13341504 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Feb 28 2017 02:50:28 Duquesne Light Company,
 c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1908
 13259759 E-mail/Text: cio.bncmail@irs.gov Feb 28 2017 02:48:36 Internal Revenue Service,
 PO Box 628, Pittsburgh, PA 15230
 13518692 +E-mail/Text: bknotice@ncmlc.com Feb 28 2017 02:49:37 National Capital Management, LLC.,
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
 13297033 +E-mail/Text: bncmail@w-legal.com Feb 28 2017 02:49:43 OAK HARBOR CAPITAL IV, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13567995 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 28 2017 03:15:59
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
 13345341 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 28 2017 03:04:53
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

District/off: 0315-2

User: skoz
Form ID: pdf900

Page 2 of 3
Total Noticed: 47

Date Rcvd: Feb 27, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13265096 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 28 2017 02:49:02
Pennsylvania Department of Revenue, Bankruptcy Division PO box 280946,
Harrisburg PA 17128-0946
13270290 E-mail/PDF: rmscedi@recoverycorp.com Feb 28 2017 02:40:40
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

res Airport Contractors, Inc.
cr Bank of America, N.A., Successor by Merger to BAC
cr Citizens Bank of Pennsylvania
cr Commonwealth of PA Dept of Labor & Industry Unempl
cr Duquesne Light Company
cr J.P. Morgan Chase Bank, N.A.
cr* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,
MEMPHIS, TN 38125-1741
cr* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067
14174965* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541)
13259747 ##+Beaver Concrete & Gravel Co., P.O. Box 62, Rochester, PA 15074-0062
13259749 ##+Castle Builders Supply, Inc., 1409 Moravia Street, New Castle, PA 16101-3968
13285605 ##+Citizens Bank of Pennsylvania, c/o Brian H. Smith, Esquire, Lamm Rubenstone LLC,
3600 Horizon Boulevard, Suite 150, Trevoise, PA 19053-4949
14050321 ##Federal National Mortgage Association, PO Box 2008, Grand Rapids, MI 49501-2008
13259765 ##+PNE Realty, LLC, 544 Tower Lane, Hookstown, PA 15050-1410

TOTALS: 6, * 3, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor J.P. Morgan Chase Bank, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Aurelius P. Robleto on behalf of Creditor PNE Realty, LLC apr@robletolaw.com,
rmk@robletolaw.com,lsr@robletolaw.com,apr@ecf.courtdrive.com
Brian H. Smith on behalf of Creditor Citizens Bank of Pennsylvania BHS@JSDC.COM
CSU - OUCTS, PA Labor & Industry ra-li-ucts-bankpitts@state.pa.us
David K. McMullin on behalf of Creditor Knickerbocker Russell Co., Inc.
dave@mcmullinlawgroup.com, christina@mcmullinlawgroup.com
Edgardo D. Santillan on behalf of Joint Debtor Marianne Gedman eds@debtlaw.com,
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed
s.mycfemail@gmail.com
Edgardo D. Santillan on behalf of Debtor Michael J Gedman eds@debtlaw.com,
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed
s.mycfemail@gmail.com

District/off: 0315-2

User: skoz
Form ID: pdf900

Page 3 of 3
Total Noticed: 47

Date Rcvd: Feb 27, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

James Warmbrodt on behalf of Creditor J.P. Morgan Chase Bank, N.A. bkgroup@kmlawgroup.com
James A. Prostko on behalf of Joint Debtor Marianne Gedman pawb@fedphe.com,
james.prostko@phelanhallinan.com
James A. Prostko on behalf of Debtor Michael J Gedman pawb@fedphe.com,
james.prostko@phelanhallinan.com
Jennifer M. Irvin on behalf of Creditor Commonwealth of PA Dept of Labor & Industry
Unemployment Compensation Fund jeirvin@pa.gov, jeirvin@pa.gov
Joseph F. Butcher on behalf of Respondent Airport Contractors, Inc. butcher@zklaw.com,
czapko@zklaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court
rive.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Sherri J. Braunstein on behalf of Creditor Bank of America, N.A., Successor by Merger to BAC
Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP sbraunstein@udren.com,
vbarber@udren.com
Stuart P. Winneg on behalf of Creditor Bank of America, N.A., Successor by Merger to BAC Home
Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP swinneg@udren.com, cblack@udren.com
TOTAL: 17